

UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS
EASTERN DIVISION

In re: §
§
Abigail Ann Barringer § Case No. 15-17246
§
Debtor §

**CHAPTER 7 TRUSTEE'S FINAL ACCOUNT AND DISTRIBUTION
REPORT CERTIFICATION THAT THE ESTATE HAS BEEN FULLY
ADMINISTERED AND APPLICATION TO BE DISCHARGED (TDR)**

Frank J. Kokoszka, Trustee, chapter 7 trustee, submits this Final Account, Certification that the Estate has been Fully Administered and Application to be Discharged.

1) All funds on hand have been distributed in accordance with the Trustee's Final Report and, if applicable, any order of the Court modifying the Final Report. The case is fully administered and all assets and funds which have come under the trustee's control in this case have been properly accounted for as provided by law. The trustee hereby requests to be discharged from further duties as a trustee.

2) A summary of assets abandoned, assets exempt, total distributions to claimants, claims discharged without payment, and expenses of administration is provided below:

Assets Abandoned: 8,263.00 (Without deducting any secured claims)	Assets Exempt: 6,550.00
Total Distributions to Claimants: 5,931.34	Claims Discharged Without Payment: 100,320.91
Total Expenses of Administration: 1,568.66	

3) Total gross receipts of \$ 9,500.00 (see **Exhibit 1**), minus funds paid to the debtor and third parties of \$ 2,000.00 (see **Exhibit 2**), yielded net receipts of \$ 7,500.00 from the liquidation of the property of the estate, which was distributed as follows:

	CLAIMS SCHEDULED	CLAIMS ASSERTED	CLAIMS ALLOWED	CLAIMS PAID
SECURED CLAIMS (from Exhibit 3)	\$ 17,299.00	\$ 0.00	\$ 0.00	\$ 0.00
PRIORITY CLAIMS: CHAPTER 7 ADMIN. FEES AND CHARGES (from Exhibit 4)	NA	1,568.66	1,568.66	1,568.66
PRIOR CHAPTER ADMIN. FEES AND CHARGES (from Exhibit 5)	NA	NA	NA	NA
PRIORITY UNSECURED CLAIMS (from Exhibit 6)	NA	NA	NA	NA
GENERAL UNSECURED CLAIMS (from Exhibit 7)	51,848.00	38,729.54	37,105.25	5,931.34
TOTAL DISBURSEMENTS	\$ 69,147.00	\$ 40,298.20	\$ 38,673.91	\$ 7,500.00

4) This case was originally filed under chapter 7 on 05/15/2015 . The case was pending for 20 months.

5) All estate bank statements, deposit slips, and canceled checks have been submitted to the United States Trustee.

6) An individual estate property record and report showing the final accounting of the assets of the estate is attached as **Exhibit 8**. The cash receipts and disbursements records for each estate bank account, showing the final accounting of the receipts and disbursements of estate funds is attached as **Exhibit 9**.

Pursuant to Fed R Bank P 5009, I hereby certify, under penalty of perjury, that the foregoing report is true and correct.

Dated: 01/03/2017 By: /s/Frank J. Kokoszka, Trustee
Trustee

STATEMENT: This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.

**EXHIBITS TO
FINAL ACCOUNT**

EXHIBIT 1 – GROSS RECEIPTS

DESCRIPTION	UNIFORM TRAN. CODE ¹	\$ AMOUNT RECEIVED
Debtor's ex-husband owes her \$8,000.00 pursuant to the divor	1129-000	8,000.00
Preference- Bank of America	1241-000	1,500.00
TOTAL GROSS RECEIPTS		\$9,500.00

¹The Uniform Transaction Code is an accounting code assigned by the trustee for statistical reporting purposes.

EXHIBIT 2 – FUNDS PAID TO DEBTOR & THIRD PARTIES

PAYEE	DESCRIPTION	UNIFORM TRAN. CODE	\$ AMOUNT PAID
Abigail Ann Barringer	Exemptions	8100-002	2,000.00
TOTAL FUNDS PAID TO DEBTOR & THIRD PARTIES			\$ 2,000.00

EXHIBIT 3 – SECURED CLAIMS

CLAIM NO.	CLAIMANT	UNIFORM TRAN. CODE	CLAIMS SCHEDULED (from Form 6D)	CLAIMS ASSERTED	CLAIMS ALLOWED	CLAIMS PAID
	1 Fifth Third BANK Attn: Bankruptcy Dept. 5050 Kingsley Dr Cincinnati OH 45227		17,299.00	NA	NA	0.00
TOTAL SECURED CLAIMS			\$ 17,299.00	\$ 0.00	\$ 0.00	\$ 0.00

EXHIBIT 4 – CHAPTER 7 ADMINISTRATIVE FEES and CHARGES

PAYEE	UNIFORM TRAN. CODE	CLAIMS SCHEDULED	CLAIMS ASSERTED	CLAIMS ALLOWED	CLAIMS PAID
Frank J. Kokoszka	2100-000	NA	1,500.00	1,500.00	1,500.00
Frank J. Kokoszka	2200-000	NA	21.00	21.00	21.00
Bank of Kansas City	2600-000	NA	47.66	47.66	47.66
TOTAL CHAPTER 7 ADMIN. FEES AND CHARGES		\$ NA	\$ 1,568.66	\$ 1,568.66	\$ 1,568.66

EXHIBIT 5 – PRIOR CHAPTER ADMINISTRATIVE FEES and CHARGES

PAYEE	UNIFORM TRAN. CODE	CLAIMS SCHEDULED	CLAIMS ASSERTED	CLAIMS ALLOWED	CLAIMS PAID
NA	NA	NA	NA	NA	NA
TOTAL PRIOR CHAPTER ADMIN. FEES AND CHARGES		\$ NA	\$ NA	\$ NA	\$ NA

EXHIBIT 6 – PRIORITY UNSECURED CLAIMS

CLAIM NO.	CLAIMANT	UNIFORM TRAN. CODE	CLAIMS SCHEDULED (from Form 6E)	CLAIMS ASSERTED (from Proofs of Claim)	CLAIMS ALLOWED	CLAIMS PAID
NA	NA	NA	NA	NA	NA	NA
TOTAL PRIORITY UNSECURED CLAIMS			\$ NA	\$ NA	\$ NA	\$ NA

EXHIBIT 7 – GENERAL UNSECURED CLAIMS

CLAIM NO.	CLAIMANT	UNIFORM TRAN. CODE	CLAIMS SCHEDULED (from Form 6F)	CLAIMS ASSERTED (from Proofs of Claim)	CLAIMS ALLOWED	CLAIMS PAID
1	Angelina Filippo Bankruptcy Department 322 S Prospect Ave Bartlett IL 60103		4,000.00	NA	NA	0.00
10	Kohls/Capone Attn: Bankruptcy Dept. N56 W 17000 Ridgewood Dr Menomonee Falls WI 53051		608.00	NA	NA	0.00
11	Navient Attn: Bankruptcy Dept. Po Box 9655 Wilkes Barre PA 18773		15,484.00	NA	NA	0.00
12	Navient Attn: Bankruptcy Dept. Po Box 9500 Wilkes Barre PA 18773		2,299.00	NA	NA	0.00
13	Sallie MAE Attn: Bankruptcy Dept. 300 Continental Dr Newark DE 19713		1,650.00	NA	NA	0.00
14	UNVL/CITI Attn: Bankruptcy Dept. Po Box 6241 Sioux Falls SD 57117		8,865.00	NA	NA	0.00

CLAIM NO.	CLAIMANT	UNIFORM TRAN. CODE	CLAIMS SCHEDULED (from Form 6F)	CLAIMS ASSERTED (from Proofs of Claim)	CLAIMS ALLOWED	CLAIMS PAID
	2 BK OF AMER Attn: Bankruptcy Dept. Po Box 982235 El Paso TX 79998		1,987.00	NA	NA	0.00
	3 CAP1/Bstby Attn: Bankruptcy Dept. 26525 N Riverwoods Blvd Mettawa IL 60045		0.00	NA	NA	0.00
	4 CAP1/Carsn Attn: Bankruptcy Dept. 26525 N Riverwoods Blvd Mettawa IL 60045		0.00	NA	NA	0.00
	5 Chase CARD Attn: Bankruptcy Dept. Po Box 15298 Wilmington DE 19850		512.00	NA	NA	0.00
	6 Chase CARD Attn: Bankruptcy Dept. Po Box 15298 Wilmington DE 19850		937.00	NA	NA	0.00
	7 Chase CARD Attn: Bankruptcy Dept. Po Box 15298 Wilmington DE 19850		1,530.00	NA	NA	0.00
	8 Discover Personal LOAN Attn: Bankruptcy Dept. Po Box 30954 Salt Lake City UT 84130		10,551.00	NA	NA	0.00

CLAIM NO.	CLAIMANT	UNIFORM TRAN. CODE	CLAIMS SCHEDULED (from Form 6F)	CLAIMS ASSERTED (from Proofs of Claim)	CLAIMS ALLOWED	CLAIMS PAID
	9 Discover Student Loans Attn: Bankruptcy Dept. Po Box 30948 Salt Lake City UT 84130		3,425.00	NA	NA	0.00
1	Discover Personal Loan	7100-000	NA	10,496.48	10,496.48	1,677.88
4	Navient Solutions Inc	7100-000	NA	2,229.53	2,229.53	356.39
2	Navient Solutions, Inc.	7100-000	NA	15,488.24	15,488.24	2,475.82
5	Pyod, Llc Its Successors And Assigns As Assignee	7100-000	NA	8,891.00	8,891.00	1,421.25
3	Sallie Mae	7100-000	NA	1,624.29	0.00	0.00
TOTAL GENERAL UNSECURED CLAIMS			\$ 51,848.00	\$ 38,729.54	\$ 37,105.25	\$ 5,931.34

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INDIVIDUAL ESTATE PROPERTY RECORD AND REPORT
ASSET CASES

Exhibit 8

Case No: 15-17246 DRC Judge: Donald R Cassling Trustee Name: Frank J. Kokoszka, Trustee
Case Name: Abigail Ann Barringer Date Filed (f) or Converted (c): 05/15/2015 (f)
341(a) Meeting Date: 06/23/2015
For Period Ending: 01/03/2017 Claims Bar Date: 10/02/2015

1	2	3	4	5	6
Asset Description (Scheduled and Unscheduled (u) Property)	Petition/ Unscheduled Values	Est Net Value (Value Determined by Trustee, Less Liens, Exemptions, and Other Costs)	Property Formally Abandoned OA=554(a)	Sale/Funds Received by the Estate	Asset Fully Administered (FA)/ Gross Value of Remaining Assets
1. American Chartered Bank checking Account	0.00	0.00		0.00	FA
2. American Chartered Bank Savings Account	1.00	1.00		0.00	FA
3. Household Goods	1,000.00	900.00		0.00	FA
4. Books, Cd's, DVD's, Tapes/Records, Family Pictures.	100.00	0.00		0.00	FA
5. Necessary Wearing Apparel	50.00	0.00		0.00	FA
6. Engagement Ring	1,000.00	101.00		0.00	FA
7. Debtor's ex-husband owes her \$8,000.00 pursuant to the divorce Trustee will be issuing a check to the debtor in the amount of \$2,000 for her exemption.	8,000.00	6,000.00		8,000.00	FA
8. US Savings Bond Series EE	1,000.00	0.00		0.00	FA
9. 2013 Hyundai Accent with 16,000 miles	9,362.00	0.00		0.00	FA
10. Earrings, watch, costume jewelry	300.00	300.00		0.00	FA
11. Family pets/Animals 1 cat	0.00	0.00		0.00	FA
12. Preference- Bank of America (u) Bank of America voluntarily returned a preferential payment	1,500.00	1,500.00		1,500.00	FA

				Gross Value of Remaining Assets	
TOTALS (Excluding Unknown Values)	\$22,313.00	\$8,802.00		\$9,500.00	\$0.00
				(Total Dollar Amount in Column 6)	

Major activities affecting case closing which are not reflected above, and matters pending, date of hearing or sale, and other action:

Funds owed to Debtor by ex-wife have been received pursuant to a Motion for Turnover.

Government Bar Date is set for 11/12/2015

Exhibit 8

Trustee is also investigating one potential preference claim.

9/19/2016- Creditor Sallie Mae returned Funds. Trustee is in process of re-distributing returned funds to remaining creditors.

Initial Projected Date of Final Report (TFR): 01/31/2016

Current Projected Date of Final Report (TFR): 02/29/2016

ESTATE CASH RECEIPTS AND DISBURSEMENTS RECORD

Case No: 15-17246
Case Name: Abigail Ann Barringer

Trustee Name: Frank J. Kokoszka, Trustee
Bank Name: Bank of Kansas City
Account Number/CD#: XXXXXX0058
Checking

Exhibit 9

Taxpayer ID No: XX-XXX6143
For Period Ending: 01/03/2017

Blanket Bond (per case limit): \$5,000,000.00
Separate Bond (if applicable):

1	2	3	4		5	6	7
Transaction Date	Check or Reference	Paid To / Received From	Description of Transaction	Uniform Tran. Code	Deposits (\$)	Disbursements (\$)	Account/CD Balance (\$)
08/13/15	7	Robert Cooper 248 Nicole Drive Unit D South Elgin, il 60177-3630	Accounts Receivable Funds owed to debtor by her ex-husband Trustee shall issue a check to the debtor for the amount of \$2,000 for he exemption.	1129-000	\$8,000.00		\$8,000.00
08/31/15		Bank of Kansas City	Bank Service Fee under 11 U.S.C. § 330(a)(1)(B), 503(b)(1), and 507(a)(2)	2600-000		\$10.00	\$7,990.00
09/30/15		Bank of Kansas City	Bank Service Fee under 11 U.S.C. § 330(a)(1)(B), 503(b)(1), and 507(a)(2)	2600-000		\$11.49	\$7,978.51
10/19/15	12	Bank of America NA Dept AZ9-503-02-57 1825 E Buckeye Rd Phoenix AZ 85034-4216	Preference Payment Voluntary return of preference payment	1241-000	\$1,500.00		\$9,478.51
10/30/15		Bank of Kansas City	Bank Service Fee under 11 U.S.C. § 330(a)(1)(B), 503(b)(1), and 507(a)(2)	2600-000		\$12.56	\$9,465.95
11/09/15	101	Abigail Ann Barringer 713 GARDENIA LANE BARTLETT, IL 60103	Debtor's Exemption Debtor properly claimed a wildcard exemption of \$2,000.00 in funds owed from ex-husband	8100-002		\$2,000.00	\$7,465.95
11/30/15		Bank of Kansas City	Bank Service Fee under 11 U.S.C. § 330(a)(1)(B), 503(b)(1), and 507(a)(2)	2600-000		\$13.61	\$7,452.34
03/18/16	102	Frank J. Kokoszka	Distribution			\$1,521.00	\$5,931.34
		Frank J. Kokoszka	Final distribution representing a payment of 100.00 % per court order. (\$1,500.00)	2100-000			
		Frank J. Kokoszka	Final distribution representing a payment of 100.00 % per court order. (\$21.00)	2200-000			

Page Subtotals:

\$9,500.00

\$3,568.66

ESTATE CASH RECEIPTS AND DISBURSEMENTS RECORD

Case No: 15-17246
Case Name: Abigail Ann Barringer

Trustee Name: Frank J. Kokoszka, Trustee
Bank Name: Bank of Kansas City
Account Number/CD#: XXXXXX0058
Checking

Exhibit 9

Taxpayer ID No: XX-XXX6143
For Period Ending: 01/03/2017

Blanket Bond (per case limit): \$5,000,000.00
Separate Bond (if applicable):

1	2	3	4		5	6	7
Transaction Date	Check or Reference	Paid To / Received From	Description of Transaction	Uniform Tran. Code	Deposits (\$)	Disbursements (\$)	Account/CD Balance (\$)
03/18/16	103	Discover Personal Loan Attn: Bankruptcy Dept. Po Box 30954 Salt Lake City,Ut 84130	Final distribution to claim 1 representing a payment of 15.31 % per court order.	7100-000		\$1,607.51	\$4,323.83
03/18/16	104	Navient Solutions, Inc. P.O. Box 9640 Wilkes-Barre, Pa 18773-9640	Final distribution to claim 2 representing a payment of 15.31 % per court order.	7100-000		\$2,371.99	\$1,951.84
03/18/16	105	Sallie Mae P.O. Box 3319 Wilmington, De 19804-4319	Final distribution to claim 3 representing a payment of 15.31 % per court order.	7100-000		\$248.76	\$1,703.08
03/18/16	106	Navient Solutions Inc 220 Lasley Ave. Wilkes-Barre Pa. 18706	Final distribution to claim 4 representing a payment of 15.31 % per court order.	7100-000		\$341.45	\$1,361.63
03/18/16	107	Pyod, Llc Its Successors And Assigns As Assignee Of Citibank, N.A. Resurgent Capital Services Po Box 19008 Greenville, Sc 29602	Final distribution to claim 5 representing a payment of 15.31 % per court order.	7100-000		\$1,361.63	\$0.00
04/25/16		Sallie Mae Servicing P.O. Box 3319 Wilmington, DE 19804-4319	Return of Funds From Creditor Creditor sent a refund check for \$248.76 because the claim has been paid in full from another source.	7100-000		(\$248.76)	\$248.76
12/20/16	108	Discover Personal Loan Attn: Bankruptcy Dept. Po Box 30954 Salt Lake City,Ut 84130	Final distribution to claim 1 representing a payment of 15.99 % per court order.	7100-000		\$70.37	\$178.39
12/20/16	109	Navient Solutions, Inc. P.O. Box 9640 Wilkes-Barre, Pa 18773-9640	Final distribution to claim 2 representing a payment of 15.99 % per court order.	7100-000		\$103.83	\$74.56
12/20/16	110	Navient Solutions Inc 220 Lasley Ave. Wilkes-Barre Pa. 18706	Final distribution to claim 4 representing a payment of 15.99 % per court order.	7100-000		\$14.94	\$59.62

Page Subtotals:

\$0.00

\$5,871.72

Case 15-17246 Doc 28 Filed 02/13/17 Entered 02/13/17 14:34:00 Desc Main

ESTATE CASH RECEIPTS AND DISBURSEMENTS RECORD

Case No: 15-17246
Case Name: Abigail Ann Barringer

Trustee Name: Frank J. Kokoszka, Trustee

Bank Name: Bank of Kansas City

Account Number/CD#: XXXXXX0058

Checking

Taxpayer ID No: XX-XXX6143

Blanket Bond (per case limit): \$5,000,000.00

For Period Ending: 01/03/2017

Separate Bond (if applicable):

Exhibit 9

1	2	3	4		5	6	7
Transaction Date	Check or Reference	Paid To / Received From	Description of Transaction	Uniform Tran. Code	Deposits (\$)	Disbursements (\$)	Account/CD Balance (\$)
12/20/16	111	Pyod, Llc Its Successors And Assigns As Assignee Of Citibank, N.A. Resurgent Capital Services Po Box 19008 Greenville, Sc 29602	Final distribution to claim 5 representing a payment of 15.99 % per court order.	7100-000		\$59.62	\$0.00

COLUMN TOTALS	\$9,500.00	\$9,500.00
Less: Bank Transfers/CD's	\$0.00	\$0.00
Subtotal	\$9,500.00	\$9,500.00
Less: Payments to Debtors	\$0.00	\$2,000.00
Net	\$9,500.00	\$7,500.00

Page Subtotals:

\$0.00

\$59.62

Exhibit 9

TOTAL OF ALL ACCOUNTS			
	NET DEPOSITS	NET DISBURSEMENTS	ACCOUNT BALANCE
XXXXXX0058 - Checking	\$9,500.00	\$7,500.00	\$0.00
	\$9,500.00	\$7,500.00	\$0.00
	(Excludes account transfers)	(Excludes payments to debtors)	Total Funds on Hand
Total Allocation Receipts:	\$0.00		
Total Net Deposits:	\$9,500.00		
Total Gross Receipts:	\$9,500.00		

Page Subtotals:

\$0.00

\$0.00